## Listing of Claims:

11 V. . . L

1. (cancelled)

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- 2. (currently amended) A method as recited in claim 14 wherein the first transmission medium is one selected from the group consisting of a network communications line, a fiberoptic line, and a telephone line.
- 3. (currently amended) A method as recited in claim 1 4 wherein the second transmission medium is one selected from the group consisting of a network communications line, a fiberoptic line, and a telephone line.
- 4. (currently amended) A method for a utility provider to process information relating to usage of a utility, comprising: as recited in claim 1 wherein the

receiving a utility reading is received from a smart meter first, the utility reading being a measure of the usage of the utility by a customer, wherein the utility reading is received from a first remote location across a first transmission medium;

the method further including receiving address information associated with a location of the smart meter;

determining an amount after receiving the utility reading, wherein the amount is determined using the received utility reading; and

transmitting the amount to a second remote location after determining the amount, the amount being transmitted to the second remote location across a second transmission medium, wherein the second remote location is arranged to effect a payment of the amount by the customer.

- (original) A method as recited in claim 4 further including receiving a unit code, the unit code being arranged to identify the units associated with the utility reading.
- 6. (currently amended) A method as recited in claim 1 4 wherein transmitting the amount to the second remote location across a second transmission medium includes transmitting the



amount across a global telecommunications network, the global telecommunications network being arranged to perform clearance and settlement transactions.

- 7. (original) A method as recited in claim 6 further including generating a credit message using the amount, wherein transmitting the amount to the second remote location includes transmitting the credit message to the second remote location.
- 8. (original) A method as recited in claim 6 further including generating a debit message using the amount, wherein transmitting the amount to the second remote location includes transmitting the debit message to the second remote location.
- 9. (cancelled)
- 10. (cancelled)
- 11. (currently amended) A method as recited in claim 10 14 wherein the transmission medium is one of a network communications line and a telephone line.
- 12. (currently amended) A method as recited in claim 10 14 wherein electronically obtaining the reading from the utility meter includes electronically reading the reading from the utility meter.
- 13. (currently amended) A method as recited in claim 19 14 further including configuring the utility meter, wherein configuring the utility meter includes entering one of a credit account number and a debit account number into the utility meter.
- 14. (currently amended) A method as recited in claim 10 for providing information relating to usage of a utility, the information being provided from a utility meter to a processing center associated with the utility, comprising:

electronically obtaining a reading from the utility meter, the reading being indicative of the usage of the utility;

generating a utility message, the utility message including the reading; and

transmitting the utility message to the processing center, the processing center being arranged to initiate a credit transaction or a debit transaction for payment for the usage of the utility, wherein the utility message is transmitted across a transmission medium;

wherein generating the utility message includes:

creating a first message field, the first message field including the utility reading; creating a second message field, the second message field including one of a credit account number and a debit account number; and

creating a third message field, the third message field including information associated with a unit of measure for the utility reading.

- (cancelled) 15.
- (cancelled) 16.
- (cancelled) 17.
- (cancelled) 18.
- (cancelled) 19.
- (previously amended) A system for processing a utility usage transaction, the system 20, comprising:

a utility meter, the utility meter being arranged to generate a measure of usage of a utility; a processing center arranged to receive the measure of the utility from the utility metering mechanism, the processing center further being arranged to effect a credit transaction or a debit transaction associated with the measure of the utility, whereby said utility usage transaction is processed automatically; and

a communication device arranged to transmit the measure of usage to the processing center.

21 - 28 (canceled)

- 29. (currently amended) A method as recited in claim 1 4 wherein the utility is electricity, water or gas.
- 30. (currently amended) A method as recited in claim 10 14 wherein the utility is electricity, water or gas.
- 31. (canceled)
- 32. (previously added) A method as recited in claim 20 wherein the utility is electricity, water or gas.